

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Edward J. Dimter, Jr.
 Debtor

Case No. 17-16140-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +Edward J. Dimter, Jr., 118 Hasbrook Avenue, Cheltenham, PA 19012-2207
 13981061 +Citibank USA/Wawa, Bankruptcy Recovery Dept., P.O. Box 20362,, Kansas City, MO 64195-0362
 13981067 Modell's Sporting Goods, P.O. Box 659707, San Antonio, TX 78265-9707
 13981068 Nissan Motor Acceptance Corporation, O.O. Box 660360, Dallas, TX 65266-0360
 13981071 +R US CREDIT CARD, SYNCB, P.O. Box 53039, Atlanta, GA 30355

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Dec 23 2017 00:42:37 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 23 2017 00:42:05
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13981059 EDI: BANKAMER.COM Dec 23 2017 00:43:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 13981058 +EDI: BANKAMER.COM Dec 23 2017 00:43:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 13981060 +EDI: CAPITALONE.COM Dec 23 2017 00:43:00 Capitol One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13981062 EDI: RCSDELL.COM Dec 23 2017 00:43:00 Dell Preferred Account, Payment Processing Center,
 P.O. Box 6403, Carol Stream, IL 60197-6403
 13981063 EDI: DISCOVER.COM Dec 23 2017 00:43:00 Discover Card, P.O. Box 8003, Hillard, OH 43026
 13981064 +EDI: FSAE.COM Dec 23 2017 00:43:00 Firstsource Advantage LLC, 205 Bryant Woods Soiuth,
 Amherst, NY 14228-3609
 13981066 EDI: RMSC.COM Dec 23 2017 00:43:00 Lowe's/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 13981069 EDI: RMSC.COM Dec 23 2017 00:43:00 Old Navy Visa/SYNCB, P.O. Box 960017,
 Orlando, FL 32896-0017
 13981190 +EDI: PRA.COM Dec 23 2017 00:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13981070 EDI: RMSC.COM Dec 23 2017 00:43:00 Portfolio Recovery Associates, LLC, P.O. Box 965033,
 Orlando, FL 32896-5033
 13993707 EDI: BECKLEE.COM Dec 23 2017 00:43:00 State Farm Bank, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13981072 EDI: STFMFC.COM Dec 23 2017 00:43:00 State Farm Bank, P.O. Box 23025,
 Columbus, OH 31902-3025
 13981073 EDI: RMSC.COM Dec 23 2017 00:43:00 Synchrony Bank/Amazon, P.O. Box 960013,
 Orlando, FL 32896-0013
 13981074 EDI: WTRNBANK.COM Dec 23 2017 00:43:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 13981075 EDI: RMSC.COM Dec 23 2017 00:43:00 Walmart Matercard/SYNCB, P.O. Box 960024,
 Orlando, FL 32896-0024
 13981065 EDI: RMSC.COM Dec 23 2017 00:43:00 hhgregg, Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0081

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

BRUCE ROBERT KAY on behalf of Debtor Edward J. Dimter, Jr. bruce.kay@verizon.net
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Edward J. Dimter Jr.</u>	Social Security number or ITIN	xxx-xx-9924
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-16140-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward J. Dimter Jr.

12/21/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.